

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Cincinnati)

In re Judith Anne Beckman
Debtor

Case No. 11-16293
Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: JPMorgan Chase Bank, NA

Court claim no. (if known): 7

Last four digits of any number you
use to identify the debtor's account: 9589

Date of payment change:
Must be at least 21 days after date of this notice 11/01/2014
New total payment:
Principal, Interest, and escrow, if any \$405.25

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$271.85

New escrow payment: \$233.07

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

I am the creditor. I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Olga Muyinda
Vice President

Date 09/05/2014

Print: Olga Muyinda

Title Vice President

Company JPMorgan Chase Bank, N.A.
Address Chase Records Center Attn: Correspondence Mail
Mail Code LA4-5555 700 Kansas Lane
Monroe, LA 71203

Specific Contact Information:
Phone: 214-626-9080
Email: olga.m.muyinda@jpmorgan.com

UNITED STATES BANKRUPTCY COURT

Southern District of Ohio (Cincinnati)

Chapter 13 No. 11-16293

In re: Judge: Beth A. Buchanan

Judith Anne Beckman

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on September 05, 2014, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Judith Anne Beckman
11763 Elkwood Drive
Cincinnati, OH 45240

Debtor's Attorney: Dean Snyder
5127 Pleasant
Fairfield, Oh 45014

Trustee: Margaret A Burks
600 Vine Street
Suite 2200
Cincinnati, OH 45202

/s/ Olga Muyinda

Vice President



03187 ECA Z 23114 C - ZE
JUDITH A BECKMAN
11763 ELKWOOD DR
CINCINNATI OH 45240-2055

Escrow: Taxes and Insurance Statement

Loan Number	
Statement Date	08/19/2014
Review Period	11/2013 to 10/2014
Escrow Surplus	\$11.04

Important Message

If you are in bankruptcy or have been given a discharge for your bankruptcy, this letter is for information only. This letter is not an attempt to collect a debt. It is not an attempt to collect, assess or recover all or part of the debt from you. If a bankruptcy trustee is making your payments for you, please give a copy of this statement to the trustee.

Your escrow shortage amount does not include any actual shortage that might have been included before you filed for bankruptcy.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. Other online bill payment service or military allotment customers: If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow surplus of \$11.04 will lower your monthly mortgage payment.

Your escrow account has \$11.04 more than was needed to pay your taxes and/or insurance. Due to the status of your loan, your surplus amount of \$11.04 will stay in your account because it is less than \$50. The surplus will lower your monthly payment by \$0.00 until your account reaches the minimum required balance of \$0.00 (see chart at end of statement titled "Next Year: November 2014 to October 2015"). Until then, your monthly mortgage payment will be \$405.25.

Keep this statement for your records. You do not need to do anything else.

Monthly Home Loan Payment

	Current Payment	New Payment Effective 11/01/2014
Principal & Interest	\$172.18	\$172.18
Escrow Account Deposit	\$271.85	\$233.07
Total Payment Amount	\$444.03	\$405.25



Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if there is a surplus in your account.

\$0.00	Your minimum required balance
\$11.04	Your estimated lowest account balance for [REDACTED]
\$11.04	Your escrow account surplus

¹See the "Estimated Escrow Account Activity" chart in this statement.

**Escrow Account History**

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$444.03. Your mortgage payment includes principal and interest \$172.18 and escrow money \$271.85.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-1,290.64.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

*Indicates a difference between the estimated and actual amounts.

This Year: November 2013 to October 2014

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$701.40	\$-1,213.79
11/2013	Deposit	\$233.82	\$208.40 *	\$935.22	\$-1,005.39
12/2013	Deposit	\$233.82	\$208.40 *	\$1,169.04	\$-796.99
01/2014	Deposit Withdrawal - COUNTY TAX	\$233.82 \$911.39	\$416.80 * \$910.45 *	\$491.47	\$-1,290.64
02/2014	Deposit	\$233.82	\$208.40 *	\$725.29	\$-1,082.24
03/2014	Deposit	\$233.82	\$208.40 *	\$959.11	\$-873.84
04/2014	Deposit	\$233.82	\$480.25 *	\$1,192.93	\$-393.59
05/2014	Deposit Withdrawal - COUNTY TAX	\$233.82 \$910.45	\$271.85 * \$910.45 *	\$1,426.75	\$-1,032.19
06/2014	Deposit Withdrawal - COUNTY TAX	\$233.82 \$911.39	\$543.70 * \$0.00 *	\$749.18	\$-488.49
07/2014	Deposit Withdrawal - HOMEOWNER IN	\$233.82 \$983.00	\$271.85 * \$976.00 *	\$0.00	\$-1,192.64
08/2014	Deposit	\$233.82	\$1,359.25 E	\$233.82	\$166.61
09/2014	Deposit	\$233.82	\$271.85 E	\$467.64	\$438.46
10/2014	Deposit	\$233.82	\$271.85 E	\$701.46	\$710.31
	Total Deposits	\$2,805.84	\$4,721.00		
	Total Withdrawals	\$2,805.78	\$2,796.90		
	Account Balance as of 10/2014				\$710.31



Loan Number	08/19/2014
Statement Date	11/2013 to 10/2014
Review Period	
Escrow Surplus	\$11.04



03187 ECA Z 23114 C - ZE
 JUDITH A BECKMAN
 11763 ELKWOOD DR
 CINCINNATI OH 45240-2055

Expected Escrow Account Activity

The chart below estimates your escrow account balance for the next 12 months with your new monthly escrow account deposit of \$233.07 and any anticipated withdrawals. The chart shows that you will reach your estimated lowest account balance of \$11.04 in July 2015 (highlighted below). That is \$11.04 more than your minimum required balance of \$0.00.

Next Year: November 2014 to October 2015

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance				\$710.31
11/2014	Deposit	\$233.07		\$943.38	
12/2014	Deposit	\$233.07		\$1,176.45	
01/2015	Deposit Withdrawal - COUNTY TAX	\$233.07 \$910.45		\$499.07	
02/2015	Deposit	\$233.07		\$732.14	
03/2015	Deposit	\$233.07		\$965.21	
04/2015	Deposit	\$233.07		\$1,198.28	
05/2015	Deposit	\$233.07		\$1,431.35	
06/2015	Deposit Withdrawal - COUNTY TAX	\$233.07 \$910.45		\$753.97	
07/2015	Deposit Withdrawal - HOMEOWNER IN	\$233.07 \$976.00		\$11.04	
08/2015	Deposit	\$233.07		\$244.11	
09/2015	Deposit	\$233.07		\$477.18	
10/2015	Deposit	\$233.07		\$710.25	
	Total Estimated Deposits	\$2,796.84			
	Total Estimated Withdrawals	\$2,796.90			
	Estimated Account Balance as of October 2015				\$710.25

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$910.45	January 15	HOMEOWNER IN	\$976.00	July 15
COUNTY TAX	\$910.45	June 15			

Total Tax and Insurance Monthly Payment Amount = \$233.07

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